

Date: January 23, 2026

To,  
 The General Manager,  
 BSE Limited,  
 P.J. Towers, Dalal Street,  
 Mumbai – 400001.

Kind Attn.: Listing Corporate Relationship Department

**Sub.: Certificate regarding timely payment of interest and principal amount on due date in respect of Non-Convertible Debentures as per Regulation 57 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.**

**Ref. No.: Company Code- 10844/ 11302**

Dear Sir/Madam,

We hereby confirm and certify under Regulation 57 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000103 dated July 11, 2025 as amended from time to time, the Company has made timely payment of interest and principal amount on due date in respect of Non-Convertible Debentures issued on private placement basis and listed, as per details given below:-

**A. Details of interest payments:**

Sr. No.	Particulars	Details
1	ISIN	INE538L07205
2	Issue size	Rs. 20,00,00,000/-
3	Interest Amount to be paid on due date (Post deduction of TDS)*	Rs. 1,81,44,560/-
4	Frequency - quarterly/ monthly	Annually
5	Change in frequency of payment (if any)	NA
6	Details of such change	NA
7	Interest payment record date	09-01-2026
8	Due date for interest payment (DD/MM/YYYY)	25-01-2026
9	Actual date for interest payment (DD/MM/YYYY) <sup>#</sup>	23-01-2026
10	Amount of interest paid (Post deduction of TDS)*	Rs. 1,81,44,560/-
11	Date of last interest payment	27-01-2025
12	Reason for non-payment/ delay in payment	The Company has made timely payment of interest and hence not applicable.

Note: \*The interest payment is made post deduction of TDS @ 10%. amounting to Rs. 8,45,037/- pursuant to omission of clause (ix) under section 193 of the Income Tax Act, 1961.

<sup>#</sup>25-01-2026 being Sunday and 24-01-2026 being fourth Saturday, payment is being made on preceding working day i.e. 23-01-2026 as per SEBI Master Circular dated July 11, 2025.

**B. Details of redemption payment:**

Sl. No.	Particulars	Details
1	ISIN	INE538L07205
2	Type of redemption (full/ partial)	Full
3	If partial redemption, then	
	a. By face value redemption	NA
	b. By quantity redemption	NA
4	If redemption is based on quantity, specify, whether on:	NA
	a. Lot basis	
	b. Pro-rata basis	
5	Reason for redemption (call, put, premature redemption, maturity, buyback, conversion, others (if any)	Redemption upon maturity
6	Redemption date due to put option (if any)	NA
7	Redemption date due to call option (if any)	NA
8	Quantity redeemed (no. of NCDs)	200
9	Due date for redemption/ maturity	25-01-2026
10	Actual date for redemption (DD/MM/YYYY)*	23-01-2026
11	Amount redeemed	Rs. 20,00,00,000/-
12	Outstanding amount (Rs.)	-
13	Date of last Interest payment	27-01-2025
14	Reason for non-payment/ delay in payment	The Company has made timely redemption payment and hence not applicable.

Note: \*25-01-2026 being Sunday and 24-01-2026 being fourth Saturday, payment is being made on preceding working day i.e. 23-01-2026 as per SEBI Master Circular dated July 11, 2025.

Kindly take this on your record.

Thanking you.

**For Aadhar Housing Finance Limited**



**Harshada Pathak**  
**Company Secretary and Compliance Officer**

CC- i) Catalyst Trusteeship Ltd.  
 ii) Depositories- NSDL/CDSL

**Aadhar Housing Finance Ltd.**

CIN: L66010KA1990PLC011409

**Regd. Office:** 2nd Floor, No. 3, JVT Towers, 8th 'A' Main Road,  
 S.R Nagar, Bengaluru – 560 027, Karnataka.

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